

## Proposed Rates through Lifetime Benefit Solutions, Inc.

The proposed rates herein are guaranteed for two years and are based on the following assumptions:

Fully-Insured Rates*									
	Monthly Premium								
	Option I: Fashion Value		Option II: Designer			Option III: Designer Gold		Option IV: Premier Platinum	
	12/12/24	24/24/24	12/12/12	12/12/24	24/24/24	12/12/24	24/24/24	12/12/24	24/24/24
<b>2 tier</b>									
Voluntary (100% Employee-Paid)									
Employee Only	\$ 5.10		\$ 7.74	\$ 6.23		\$ 8.66		\$ 9.56	
Employee + Family	\$ 11.74		\$ 17.80	\$ 14.33		\$ 19.92		\$ 21.99	
<b>3 tier</b>									
Voluntary (100% Employee-Paid)									
Employee Only	\$ 5.10		\$ 7.74	\$ 6.23		\$ 8.66		\$ 9.56	
Employee + One	\$ 9.19		\$ 13.93	\$ 11.22		\$ 15.59		\$ 17.21	
Employee + Family	\$ 14.29		\$ 21.67	\$ 17.45		\$ 24.25		\$ 26.78	
<b>4 tier</b>									
Voluntary (100% Employee-Paid)									
Employee Only	\$ 5.10		\$ 7.74	\$ 6.23		\$ 8.66		\$ 9.56	
Employee + One	\$ 9.19		\$ 13.93	\$ 11.22		\$ 15.59		\$ 17.21	
Employee + Child(ren)	\$ 9.70		\$ 14.71	\$ 11.84		\$ 16.45		\$ 18.17	
Employee + Family	\$ 15.31		\$ 23.22	\$ 18.70		\$ 25.98		\$ 28.69	
<b>2 tier</b>									
Funded (100% Employer-Paid)									
Employee Only	\$ 3.55	\$ 3.13	\$ 4.46	\$ 4.31	\$ 3.78	\$ 5.92	\$ 5.00	\$ 6.55	\$ 5.52
Employee + Family	\$ 8.17	\$ 7.19	\$ 10.26	\$ 9.91	\$ 8.70	\$ 13.63	\$ 11.50	\$ 15.06	\$ 12.70
<b>3 tier</b>									
Funded (100% Employer-Paid)									
Employee Only	\$ 3.55	\$ 3.13	\$ 4.46	\$ 4.31	\$ 3.78	\$ 5.92	\$ 5.00	\$ 6.55	\$ 5.52
Employee + One	\$ 6.39	\$ 5.63	\$ 8.03	\$ 7.76	\$ 6.81	\$ 10.66	\$ 9.00	\$ 11.79	\$ 9.94
Employee + Family	\$ 9.94	\$ 8.76	\$ 12.49	\$ 12.07	\$ 10.59	\$ 16.59	\$ 14.00	\$ 18.34	\$ 15.46
<b>4 tier</b>									
Funded (100% Employer-Paid)									
Employee Only	\$ 3.55	\$ 3.13	\$ 4.46	\$ 4.31	\$ 3.78	\$ 5.92	\$ 5.00	\$ 6.55	\$ 5.52
Employee + One	\$ 6.39	\$ 5.63	\$ 8.03	\$ 7.76	\$ 6.81	\$ 10.66	\$ 9.00	\$ 11.79	\$ 9.94
Employee + Child(ren)	\$ 6.75	\$ 5.94	\$ 8.47	\$ 8.19	\$ 7.19	\$ 11.26	\$ 9.50	\$ 12.44	\$ 10.49
Employee + Family	\$ 10.65	\$ 9.38	\$ 13.38	\$ 12.93	\$ 11.35	\$ 17.77	\$ 15.00	\$ 19.65	\$ 16.57

\*4 tier option: Employee + One = spouse, domestic partner, or one child. Employee + Children = two or more children.

Note: Voluntary funding is not available for biennial (24/24/24) entitlement cycles.

Size of group: Minimum of 2 participants required

Effective date: To Be Determined

\* Underwritten by either HMM Life Insurance Company, Pittsburgh, PA or HMM Life Insurance Company of New York, New York, NY under policy form series HL902 or similar. All rates are nonparticipating financial arrangements, unless otherwise specified, and are based on data submitted in the request for proposal. We reserve the right to revise our quote if the data provided was not accurate or if the eligible membership changes by +/- 15%. Proposal effective for 120 days from date of receipt.